

February 11, 2009

United States Bankruptcy Court
One Bowling Green
New York, NY 10004

Attn: Judge Robert D. Drain

Ref:

Delphi Corp Case # 05-44481 filed October 5, 2005

Document # 14705 to cancel OPEB (health insurance benefits) for all retirees

Dear Judge Drain:

This letter is to express my concerns with Document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to cancel health insurance benefits (OPEB) for over 15,000 people who are retirees of Delphi Corporation.

Please note that this letter is an OBJECTION to that document and file it as a motion to object to document #14705.

This document was filed with no previous warning to any of the retirees of Delphi Corporation and was only made known to us via letter on February 5, 2009 and gave us a mere twelve days to file our objections.

Many of the retirees effected by Delphi's decision are under the age of 65 and not covered by Medicare. After receiving a Delphi communication that included the approximate cost to continue health care coverage on my own and then investigating the cost of other health options, I found that there was no viable, affordable option for me and, I feel sure, for many/most of the other retirees not covered by Medicare. So, in effect, Delphi's plan to eliminate health care to it's salaried retirees comes at a time when that coverage is most important - a time when even the healthiest individuals suffer the effects of aging. This dilemma is made worse by the economic environment. Finding a job to supplement the retirement income, thus making health care slightly more affordable, is nearly impossible for the average retiree.

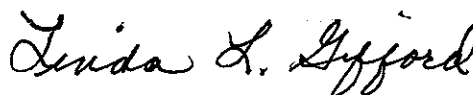
With the current state of the economy, retirees who had saved for retirement in their Stock Savings Plans, have lost almost 40% of their savings. As you know, the cost of living has increased significantly in the last two years. This coupled with the loss of health care benefits would have a crippling effect on the lives of every retiree of Delphi Corporation.

It is my belief that there are other ways to restructure the company and still retain health care for retirees. Health care benefits are currently scheduled to stop at the age of 65 for all retirees. This cost is a decreasing cost to the company as each of us reaches that 65 age milestone.

Please know that each of the 15,000 retirees who will be negatively impacted by this action will be looking to you for your consideration when making the decision concerning Document #14705 dated February 4, 2009.

We ask you to REJECT this motion.

Sincerely yours,

A handwritten signature in cursive script that reads "Linda L. Gifford".

Linda L Gifford
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